IN THE CLAIMS:

1. (ORIGINAL) A method of securely conducting transactions over a network, comprising the steps of:

    A. receiving a telephone call over the telephone network that seeks to initiate a transaction with a target ;

    B. obtaining at least a Caller ID defining the telephone from which the call is being placed;

    C. authenticating the call by checking at least the Caller ID associated with the call against Caller IDs in a database of registrants' Caller IDs; and

    D. proceeding with the transaction only if at least said Caller ID matches that of an entity that is registered in said database.

2. (ORIGINAL) The method of claim 1 in which said transaction comprises a payment with respect to a financial account.

3. (ORIGINAL) The method of claim 2 in which said transaction comprises a payment from a first financial account into a second financial account.

4. (ORIGINAL) The method of claim 1 in which said database contains data uniquely identifying call initiators that are registered to undertake transactions on the system.

5. (ORIGINAL) The method of claim 4 in which a transaction is completed only after authentication of both the call initiator and the call target.

6. (ORIGINAL) The method of claim 5 in which said transaction comprises a payment with respect to a financial account.

1   7. (ORIGINAL) The method of claim 6 in which said transaction comprises a

2 payment from a first financial account into a second financial account.

1   8. (ORIGINAL) The method of claim 7 in which the steps of debiting and credit-

2 ing said financial accounts in connection with completion of the transaction are per-

3 formed by the call-receiving entity.

1   9. (ORIGINAL) The method of claim 7 in which said transaction is completed by

2 the target.

1   10. (ORIGINAL) The method of claim 1 which includes the steps of:

2   (1) obtaining from the call initiator a secondary identifier; and

3   (2) using said secondary identifier in connection with authenticating the call ini-

4 tiator.

1   11. (ORIGINAL) A method of securely conducting transactions over a network,

2 comprising the steps of:

3   A. receiving, at a second location on a telephone network, a call placed at a first

4 location on the network and identifying a transaction to be undertaken;

5   B. at a second location on the network, obtaining, from a source other than the

6 initiator of said call, at least a Caller ID defining the telephone from which the call was

7 initiated;

8   C. authenticating the call by checking at least the Caller ID associated with the

9 call against Caller IDs in a database of Caller IDs; and

10   D. proceeding with the transaction only if at least said Caller ID matches that of

11 an entity that is contained in said database.

1   12. (ORIGINAL) The method of claim 11 in which said second location includes

2 a call facilitator entity which performs said authentication.

1   13. (ORIGINAL) The method of claim 12 in which said call facilitator further

2   participates in said transaction by causing transfer of financial obligations from one ac-

3   count to another.

1   14. (ORIGINAL) The method of claim 13 in which said facilitator completes said

2   transaction only on authorization from the target of said transaction.

1   15. (ORIGINAL) The method of claim 12 in which said facilitator transmits au-

2   thentication to a telephone station at a third location for completion of said transaction.

1   16. (ORIGINAL) The method of claim 11 in which said call is placed by an en-

2   tity by which a payment is to be made to another.

1   17. (ORIGINAL) The method of claim 11 in which said call is placed by an en-

2   tity to which payment is to be made.

1   18. (ORIGINAL) The method of claim 18 in which said transaction is completed

2   only on approval by the entity which is to make said payment.

1   19. (ORIGINAL) Apparatus for facilitating transactions over a telephone net-

2   work, comprising:

3   A. a data store for storing a database of at least authorized call initiators, said da-

4   tabase containing, for each entity authorized to engage in said transactions, at least a pri-

5   mary identifier identifying telephone instruments that are authorized for use in said

6   transactions and a secondary identifier;

7   B. a stored program data processor for processing transactions directed to it, said

8   apparatus being connected to store data in said database and to retrieve it therefrom ;

9   C. an interface between said telephone network and said processor for receiving

10   and transmitting data between said network and said processor;

11   D. said processor programmed to:

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12   (1) receive said primary and said secondary identifiers from said telephone net-

13   work via said interface and to authenticate said identifiers against said database; and

14   (2) further said transaction on authentication.

1   20. (ORIGINAL) Apparatus according to claim 19 in which said processor is

2   programmed to receive said primary and secondary identifiers from different sources.

1   21. (ORIGINAL) Apparatus according to claim 20 in which said processor is

2   programmed to authenticate said call only if said primary and secondary identifiers are

3   associated with each other on said database.

1   22. (ORIGINAL) A method of transferring resources from one entity to another

2   comprising the steps of:

3   A. accepting from an originator a message identifying a target

4   B. authenticating said message by means of at least a geographically unique tele-

5   phone identifier;

6   C. transferring a resource from said originator to said target responsive to authen-

7   tication of said message.

1   23. (ORIGINAL) The method of claim 22 in which said message identifies said

2   target by means of a geographically unique telephone number.

1   24. (ORIGINAL) The method of claim 23 in which the telephone numbers of

2   said originator and said target are distinguishable.

1   25. (ORIGINAL) The method of claim 23 in which said telephone numbers are

2   not distinguishable and in which said originator and said target are distinguished by dis-

3   tinguishable passwords.

26. (ORIGINAL) The method of claim 22 in which said originator is further authenticated by means of a password.

27. (ORIGINAL) The method of claim 22 in which said message is transmitted by telephone by said originator.

28. (ORIGINAL) The method of claim 27 in which said message is accepted by an entity that maintains a database of authorized originators, said database including at least a geographically unique telephone identifier for said originator.

29. (ORIGINAL) The method of claim 22 in which said telephone number is a universal telephone identifier.

30. (ORIGINAL) The method of claim 28 in which said entity effectuates said transfer by means of entries in accounts maintained by said entity.

31. (ORIGINAL) The method of claim 28 in which said entity effectuates said transfer by means of transmitting authorization to at least one account maintained by at least one other entity.

32. (ORIGINAL) The method of claim 28 in which said entity effectuates said transfer by means of transmitting authorizations to accounts maintained by at least one other entity for said originator and said target, respectively.

33. (ORIGINAL) The method of claim 31 in which said authorization authorizes debiting an account of said originator that is maintained by said other entity.

34. (ORIGINAL) The method of claim 31 in which said authorization authorizes debiting an account of said target that is maintained by said other entity.

35. (ORIGINAL) A method of selling resources, comprising the steps of

A. accepting from an originator a message identifying a resource to be purchased;

B. authenticating said message by means of at least a geographically unique telephone identifier;

C. authorizing the transfer of a resource to said originator responsive to authentication of said message.

36. (ORIGINAL) A method of selling resources according to claim 35 in which said message identifies said resource by means of a resource number.

37. (ORIGINAL) A method of selling resources according to claim 35 in which said originator sends said message via a telephone.

38. (ORIGINAL) A method of selling resources according to claim 37 in which said originator telephones said message from a site at which said resource is displayed.

39. (ORIGINAL) A method of selling resources according to claim 37 in which said originator telephones said message from a site remote from the site at which said resource is displayed.

40. (ORIGINAL) A method of selling resources according to claim 37 in which said resource number is supplied to said originator via broadcast advertisement.

41. (ORIGINAL) A method of selling resources according to claim 37 in which said resource number is supplied to said originator via print advertisement.

42. (ORIGINAL) A method of facilitating transactions between an initiator and a target, comprising the steps of:

A. receiving a call in connection with a transaction to be initiated, said call identifying an entity to be held accountable for the transaction;

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5   B. searching a database for information concerning telephone devices in said da-

6   tabase associated with said entity;

7   C. placing a call to a telephone device registered to said entity in order to authen-

8   ticate said entity.

1   43. (ORIGINAL) The method of claim claim 42 in which the step of authenticat-

2   ing said entity includes approving said transaction.

1   44. (ORIGINAL) The method of claim 43 in which the entity placing the transac-

2   tion-initiating call differs from the entity that is to be held accountable for the transaction.

1   45. (ORIGINAL) The method of claim 44 in which the entity to be held account-

2   able for the transaction comprises a parent and the entity initiating the call is a child.

1   46. (ORIGINAL) The method of claim 44 in which the entity to be held account-

2   able for the transaction is a supervisor and the entity initiating the call is a suprvisee.

1   47. (ORIGINAL) The method of claim 42 in which said call is received from an

2   entity seeking to purchase goods or services from a merchant.

1   48. (ORIGINAL) The method of claim 42 in which said call is received from a

2   merchant seeking authorization for the sale of goods or services to the designated entity.

1   49. (ORIGINAL) The method of claim 42 in which said call is received from a

2   merchant seeking authorization for the sale of goods or services to a surrogate of the des-

3   ignated entity.

1   50. (ORIGINAL) The method of claim 42 in which the transaction-initiating call

2   is received from a telephone device whose Caller ID is blocked from transmission in

3   connection with such call.

1   51. (ORIGINAL) The method of claim 1 in which said database includes infor-

2   mation concerning one or more desired payment mechanisms, and said payment mecha-

3   nisms are linked to said Caller ID.

1   52. (ORIGINAL) The method of claim 1 in which said database includes infor-

2   mation concerning one or more desired payment mechanisms and shipping preferences,

3   and in which said information is retrieved by means of the Caller ID and used in process-

4   ing a transaction.

1   53. (ORIGINAL) The method of claim 1 which includes the step of verifying to

2   the sender of said call the identity of the designated target before completing said transac-

3   tion.

1   54. (ORIGINAL) The method of claim 53 in which said verification is performed

2   by checking the given telephone number against information obtained from the telephone

3   company.

1   55. (ORIGINAL) The method of claim 22 in which said resource is transferred in

2   response to receipt of the telephone number of said target.

1   56. (ORIGINAL) A method of securely conducting transactions over a network,

2   comprising the steps of:

3   A. receiving a telephone call over the telephone network that seeks to initiate a

4   transaction with the called party;

5   B. obtaining from the caller an identifier unique to either the caller or the in-

6   tended recipient;

7   C. communicating said identifier to an entity that is enabled to authenticate the

8   identifier by checking said identifier against at least the Caller ID associated with the

9   identifier in a database accessible to said entity; and

9

10   D. proceeding with the transaction only if at least said Caller ID matches that of

11   an entity that is registered in said database.

1   57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been

2   assigned by said entity to a device on which said call is being made.

1   58. (ORIGINAL) The method of claim 56 in which said identifier is associated with the

2   calling party.